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United States Bankruptcy Court District of Nevada

In re: CAROL THATCHER Debtor Case No. 18-17321-btb Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0978-2

User: pereaeg Form ID: ndef7i Page 1 of 1 Total Noticed: 1 Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db +CAROL THATCHER, 401 Honeysuckle St, Mesquite, NV 89027-4126

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

LENARD E. SCHWARTZER trustee@s-mlaw.com, lbenson@s-mlaw.com,nv17@ecfcbis.com, les@trustesolutions.net

THOMAS STAFFORD, II on behalf of Debtor CAROL THATCHER TStafford@lLegaleyellc.com U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 3

NVB 1007-1 (Rev. 8/16)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

IN RE: CAROL THATCHER		BK-18-17321-btb CHAPTER 7
	Debtor(s)	NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING

**NOTICE IS GIVEN** that the above debtor(s) filed a voluntary petition on 12/13/18. Pursuant to the Federal Rules of Bankruptcy Procedure and the Local Rules for the District of Nevada, the Clerk has noted deficiencies to the petition and/or schedules and statements of this debtor(s) as listed below. This Notice advises the debtor(s) of deficiencies noted by the Clerk in the filing of the Voluntary Petition and related documents. This Notice does not cover all duties and requirements a debtor must perform, and there may be other deficiencies not noted below. **Failure to cure the deficiencies within the time allowed by law or by an extension granted by court order may result in the dismissal of this case.** 

#### SCHEDULES, STATEMENTS AND CERTIFICATIONS:

- \* The following schedules, required pursuant to Fed. R. Bankr. P. 1007 and LR 1007, were not filed with the Voluntary Petition:
  - \* Declaration About an Individual Debtor's Schedules (Official Form 106Dec)
  - \* Summary of Your Assets and Liabilities and Certain Statistical Information (28 U.S.C. Section 159) (Official Form 106Sum)
  - \* Schedule A/B: Property (Official Form 106A/B)
  - \* Schedule C: Property You Claim as Exempt (Official Form 106C)
  - \* Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)
  - \* Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)
  - \* Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G)
  - \* Schedule H: Your Codebtors (Official Form 106H)
  - \* Schedule I: Your Income (Official Form 106I)
  - \* Schedule J: Your Expenses (Official Form 106J)
- \* The Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107), required pursuant to Fed. R. Bankr. P. 1007(b) and (c), was not filed with the Voluntary Petition.
- \* The Statement of Intention for Individuals Filing Under Chapter 7 (Official Form 108), required pursuant to Fed. R. Bankr. P. 1007(b)(2) and 11 U.S.C. Section 521(a)(2), was not filed with the Voluntary Petition.

#### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S):**

\* Pursuant to Fed. R. Bankr. P. 2016(b), the attorney for the debtor(s) has failed to file a Disclosure of Compensation (Form 2030) as required by 11 U.S.C. Section 329.

#### **LIST OF CREDITORS:**

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\* Pursuant to LR 1007(b), the debtor/debtor's attorney failed to enter the names and addresses of all creditors of the debtor(s) into the court's electronic case filing system.

#### STATEMENT OF SOCIAL SECURITY NUMBER/TAX IDENTIFICATION NUMBER:

\* Pursuant to Fed. R. Bankr. P. 1007(f), the debtor(s) has failed to file a verified Statement About Your Social Security Numbers (Official Form 121).

## STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION – INDIVIDUALS ONLY:

\* The Chapter 7 Statement of Your Current Monthly Income and/or Statement of Exemption from Presumption of Abuse Under Section 707(b)(2) and/or Chapter 7 Means Test Calculation (Forms 122A–1, 122A–1Supp and 122A–2), required pursuant to Fed. R. Bankr. P. 1007(b)(4) and (c), were not filed at the same time as the Voluntary Petition.

### **CERTIFICATION OF CREDIT COUNSELING:**

\* The Voluntary Petition indicates that credit counseling was obtained by the debtor(s), but the Certificate of Credit Counseling and any Debt Repayment Plan pursuant to Fed. R. Bankr. P. 1007 and 11 U.S.C. Section 521(b) was not filed.

#### **DECLARATION RE: ELECTRONIC FILING:**

\* The debtor(s) failed to file a Declaration under penalty of perjury re: Electronic Filing pursuant to LR 5005, and Electronic Filing Procedures, or has failed to include a proper electronic signature in compliance with Fed. R. Bankr. P. 9011(a) and LR 5005.

**NOTICE IS FURTHER GIVEN** that the Federal Rules of Bankruptcy Procedure, Local Rules and Electronic Filing Procedures are available on the court's web site at <a href="http://www.nvb.uscourts.gov">http://www.nvb.uscourts.gov</a>.

Dated: 12/14/18

Mary A. Schott Clerk of Court

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